

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	WA	\$96,681	15.61%	\$95,005	\$63,471	66.81%
2	State Farm Fire And Cas Co	25143	IL	\$95,570	15.43%	\$91,097	\$61,794	67.83%
3	Farmers Ins Co Of WA	21644	WA	\$78,636	12.70%	\$76,294	\$66,297	86.90%
4	Allstate Ins Co	19232	IL	\$69,881	11.28%	\$67,396	\$47,661	70.72%
5	Pemco Mut Ins Co	24341	WA	\$43,361	7.00%	\$41,716	\$32,252	77.31%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$24,945	4.03%	\$24,266	\$17,954	73.99%
7	United Services Auto Assoc	25941	TX	\$21,117	3.41%	\$20,332	\$15,761	77.52%
8	Hartford Ins Co Of The Midwest	37478	IN	\$12,964	2.09%	\$12,173	\$7,583	62.30%
9	Unigard Ind Co	25798	WA	\$11,827	1.91%	\$11,831	\$8,714	73.65%
10	State Farm General Ins Co	25151	IL	\$9,764	1.58%	\$12,461	\$7,431	59.64%
11	USAA Cas Ins Co	25968	TX	\$9,687	1.56%	\$8,995	\$5,548	61.68%
12	Grange Ins Assn	22101	WA	\$8,528	1.38%	\$8,572	\$6,028	70.33%
13	Continental Ins Co	35289	NH	\$8,081	1.30%	\$8,300	\$4,520	54.45%
14	Vinilant Ins Co	20397	NY	\$7,239	1.17%	\$6,810	\$4,259	62.53%
15	Unigard Ins Co	25747	WA	\$7,031	1.14%	\$6,727	\$3,165	47.04%
16	Metropolitan Prooerty & Cas Ins Co	26298	RI	\$6,830	1.10%	\$6,431	\$4,535	70.52%
17	Countrv Mut Ins Co	20990	IL	\$6,565	1.06%	\$6,305	\$4,985	79.07%
18	North Pacific Ins Co	23892	OR	\$6,268	1.01%	\$6,379	\$4,815	75.49%
19	Standard Fire Ins Co	19070	CT	\$5,226	0.84%	\$3,392	\$2,502	73.77%
20	Nationwide Mut Fire Ins Co	23779	OH	\$5,141	0.83%	\$5,121	\$4,535	88.55%
21	American States Preferred Ins Co	37214	IN	\$5,073	0.82%	\$5,599	\$2,787	49.78%
22	Farmers Ins Exch	21652	CA	\$4,351	0.70%	\$4,498	\$3,487	77.53%
23	American Economv Ins Co	19690	IN	\$4,308	0.70%	\$4,759	\$2,181	45.83%
24	Liberty Mut Fire Ins Co	23035	MA	\$4,056	0.66%	\$3,879	\$2,148	55.38%
25	Allstate Ind Co	19240	IL	\$3,155	0.51%	\$2,828	\$2,461	87.01%
26	Dennsitors Ins Co	42587	IA	\$3,118	0.50%	\$2,870	\$1,252	43.61%
27	Pioneer Ins Co	40312	MN	\$2,792	0.45%	\$2,787	\$2,531	90.83%
28	Travelers Ind Co Of Amer	25666	CT	\$2,644	0.43%	\$2,204	\$2,241	101.67%
29	Oregon Mut Ins Co	14907	OR	\$2,562	0.41%	\$2,597	\$2,384	91.80%
30	American Manufacturers Mut Ins Co	30562	IL	\$2,561	0.41%	\$2,557	\$1,107	43.31%
31	American Automobile Ins Co	21849	MO	\$2,347	0.38%	\$1,992	\$1,507	75.63%
32	Amica Mut Ins Co	19976	RI	\$2,299	0.37%	\$2,251	\$1,539	68.38%
33	Prudential Property & Cas Ins Co	32352	IN	\$2,188	0.35%	\$2,261	\$1,017	44.95%
34	Ace Fire Underwriters Ins Co	20702	PA	\$2,046	0.33%	\$2,086	\$1,029	49.34%
35	St Paul Guardian Ins Co	24775	MN	\$1,738	0.28%	\$1,730	\$713	41.21%
36	Nationwide Mut Ins Co	23787	OH	\$1,736	0.28%	\$1,672	\$677	40.52%
37	Farmers Home Mut Ins Co	13846	MN	\$1,658	0.27%	\$1,723	\$1,002	58.14%
38	Fidelity & Casualty Co Of NY	35270	NH	\$1,628	0.26%	\$1,682	\$741	44.07%
39	American Bankers Ins Co Of FL	10111	FL	\$1,616	0.26%	\$1,504	\$695	46.21%
40	West American Ins Co	44393	IN	\$1,549	0.25%	\$1,551	\$1,253	80.80%
All 133 Other Companies				\$30,491	4.92%	\$30,717	\$23,232	75.63%
Totals (Loss Ratio is average)				\$619,256	100.00%	\$603,349	\$429,796	71.24%

(1)Excluding all Loss Adjustment Expenses (LAE)